



Form CRS – Customer Relationship Summary March 17, 2021

Introduction

Centerfin is a registered investment advisor with the Securities and Exchange Commission. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. There are free and simple tools available to research firms and financial professionals at www.investor.gov/crs, which also provides educational materials about broker-dealers, investment advisers, and investing. This document is a summary of the services and fees we offer to investors.

What investment services and advice can you provide me?

As a registered investment advisor, Centerfin offers its investment advisory services to retail investors for an ongoing fee. We operate as an internet advisor and manage your assets in a wrap fee program on a discretionary basis whereby we will decide which investments to buy or sell for your account through an automated and interactive web-based process. Our wrap fee program is an asset allocation program in which clients are charged one fee for portfolio management, brokerage and custodial services. Model portfolios, which are constructed based on your investment objectives, are typically invested in exchange traded funds and mutual funds, however depending on market conditions and your financial profile, we may use other securities such as bonds and equities. As part of our standard service we will monitor your investments on a daily basis. **Detailed information regarding our advisory services is located in Item 4 of our Firm Brochure and Item 4 of our Firm Brochure Appendix 1 which are available online at www.adviserinfo.sec.gov and searching CRD#306461.**

In general, we do not require a minimum dollar amount to open and maintain an advisory account; however, we have the right to terminate your account if it falls below a minimum size, which, in our sole opinion, is too small to manage effectively.

Questions to Ask Centerfin:

- **Given my financial situation, should I choose an investment advisory service? Why or Why Not?**
- **How will you choose investments to recommend to me?**
- **What is your relevant experience, including your licenses, education and other qualifications?**
- **What do those qualifications mean?**

What fees will I pay?

Wrap Program Fee is 0.50% per annum for all clients. The fee is payable on a monthly basis in arrears and computed based on the average daily balance of the account assets under management. The Wrap Program Fee includes most transaction costs payable to the broker dealer, as well as custodial fees payable to the custodian.

Our portfolios include investments in third party exchange traded funds and mutual funds. These products may have additional fees and expenses, which are not included in our Wrap Program Fee.

There may be some expenses payable to the custodian for specific services requested by you such as an account transfer to another brokerage firm or a wire transfer to another financial institution. A summary of these expenses are available on our custodian's website.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

The more assets that are in a retail investor's advisory account, the more a retail investor will pay in fees, and the firm may therefore have an incentive to encourage the retail investor to increase the assets in his or her account.

Additional information about our fee is located in Item 5 of our Firm Brochure which is available online at www.adviserinfo.sec.gov and searching CRD#306461.

Question to Ask Centerfin:

Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you.

The firm's revenues come from the wrap program fee we collect from your account every month.

You are required to appoint Folio Investments Inc., a Goldman Sachs company, as your broker dealer and custodian. Other broker dealers may provide different services and have different capabilities.

Additional information about our conflicts of interest can be found in our Firm Brochure under Item 11, which is available at www.adviserinfo.sec.gov and searching CRD#306461.

Question to Ask Centerfin:

How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?

The financial professionals at our firm are compensated based on individual performance and the growth of the business. Compensation includes base salary, bonus and other employment related benefits.

Do you or your financial professionals have legal or disciplinary history?

No. Our firm and/or our financial professionals do not have any legal or disciplinary history to disclose. Visit www.investor.gov/crs for a free and simple tool to research our firm and financial professionals.

Question to Ask Centerfin:

As a financial professional, do you have any disciplinary history? For what type of conduct?

Other Information

You can find additional information about your investment advisory services and request a copy of the relationship summary at 917-747-1517 or going to www.adviserinfo.sec.gov and searching CRD#306461.

Question to Ask Centerfin:

- **Who is my primary contact?**
- **Is he or she a representative of an investment adviser or a broker-dealer?**
- **Who can I talk to if I have concerns about how this person is treating me?**